

**Information to identify the case:**

Debtor 1	<u>Jeremy J. Hartman</u>	Social Security number or ITIN	xxx-xx-6735
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Erica L. Hartman</u>	Social Security number or ITIN	xxx-xx-2307
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-33256-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremy J. Hartman

Erica L. Hartman  
aka Erica L. Ponzetti

2/4/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeremy J. Hartman  
Erica L. Hartman  
Debtors

Case No. 15-33256-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 04, 2021

Form ID: 3180W

Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy J. Hartman, Erica L. Hartman, 356 Old River Road, Mays Landing, NJ 08330-1632
cr	+ Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Toyota Motor Credit Corporation, as servicing agen, P. O. Box 9013, Addison, TX 75001-9013
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515899860	Advanced Call Center Technologies, ATTN Rewards of Sport Mastercard, PO Box 9091, Gray, TN 37615-9091
515899861	Allied Interstate, LLC, ATTN Lowes, PO Box 1954, Southgate, MI 48195-0954
515986128	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515934316	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
515899871	+ Dovenmuehle Mortgage Inc., 1 Corporate Dr., Suite 360, Lake Zurich, IL 60047-8945
515899874	+ GMAC Mortgage, POB 4622, Waterloo, IA 50704-4622
515899875	+ Helzberg Diamonds-Capital One, POB 30253, Salt Lake City, UT 84130-0253
515899878	#+ Integral Recoveries Inc., 750 W. Hampden Ave. Ste. 501, Attn: Ecardio, Englewood, CO 80110-2166
515899882	Kristin Hartman, 6 Melissa Ln, Pilesgrove Township, NJ 08098-2705
515986364	+ Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011
516442166	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P. O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, P. O. Box 619096, Dallas, TX 75261-9741
516442165	Nationstar Mortgage LLC, P. O. Box 619096, Dallas, TX 75261-9741
519035044	+ Nicole Savage, Brock and Scott PLLC, 302 Fellowship Road, Mount Laurel NJ 08054-1218
515899889	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
515973636	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO BOX 9013, Addison, TX 75001-9013
515899899	+ Universal Card CBNA, POB 6497, Sioux Falls, SD 57117-6497
515899904	+ Yamaha-Capital One, POB 30253, Salt Lake City, UT 84130-0253

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2021 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2021 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515899863	EDI: BANKAMER.COM	Feb 05 2021 01:23:00	Bank Of Amerca, POB 982235, El Paso, TX 79998-2235
515899864	+ EDI: CITICORP.COM	Feb 05 2021 01:23:00	Best Buy- CBNA, POB 6497, Sioux Falls, SD 57117-6497

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515899865	+ EDI: CAPITALONE.COM	Feb 05 2021 01:23:00	Boscovs-Capital One, POB 30253, Salt Lake City, UT 84130-0253
516031494	EDI: BL-BECKET.COM	Feb 05 2021 01:23:00	Capital One, N.A., c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
515899867	+ EDI: CITICORP.COM	Feb 05 2021 01:23:00	Citi, POB 6241, Sioux Falls, SD 57117-6241
515899868	EDI: CITICORP.COM	Feb 05 2021 01:23:00	Citi, POB 6004, Sioux Falls, SD 57117-6004
515899870	EDI: DISCOVER.COM	Feb 05 2021 01:23:00	Discover Financial Services, POB 15316, Wilmington, DE 19850-5316
515899872	EDI: CITICORP.COM	Feb 05 2021 01:23:00	DSNB American Express, P.O. Box 8218, Mason, OH 45040
515899884	EDI: CITICORP.COM	Feb 05 2021 01:23:00	Macys-DSNB, POB 17759, Clearwater, FL 33762-0759
516104193	EDI: Q3G.COM	Feb 05 2021 01:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515899869	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	Dicks-GEGRB, POB 965005, Orlando, FL 32896-5005
515908307	EDI: DISCOVER.COM	Feb 05 2021 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515899873	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Express-Comenity Bank, POB 182789, Columbus, OH 43218-2789
515899876	EDI: CITICORP.COM	Feb 05 2021 01:23:00	Home Depot, POB 6497, Sioux Falls, SD 57117-6497
515899877	EDI: IIC9.COM	Feb 05 2021 01:23:00	IC System, PO Box 64437, Saint Paul, MN 55164-0437
515899879	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	JCPenney-GEGRB, POB 965005, Orlando, FL 32896-5005
515899866	EDI: JPMORGANCHASE	Feb 05 2021 01:23:00	Chase, POB 15298, Wilmington, DE 19850-5298
515899880	+ Email/Text: BKRMailOPS@weltman.com	Feb 04 2021 21:04:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
515899881	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 04 2021 21:03:00	Kohls-Capital One, POB 3115, Milwaukee, WI 53201-3115
515899883	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	Lowes-GEGRB, POB 965005, Orlando, FL 32896-5005
515899885	+ EDI: FORD.COM	Feb 05 2021 01:23:00	Mazda America Credit, POB 542000, Omaha, NE 68154-8000
515899886	EDI: DAIMLER.COM	Feb 05 2021 01:23:00	Mercedes-Benz Financial Services, 13650 Heritage Valley Parkway, Ft. Worth, TX 76177
515899887	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	New York & Company, P.O. Box 182789, Columbus, OH 43218-2789
516108924	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Ace Hardware Corporation, POB 41067, Norfolk VA 23541
516108441	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516108383	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
516108438	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515899888	+ EDI: RMSC.COM		

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		Feb 05 2021 01:23:00	Paypal-GEGRB, POB 965005, Orlando, FL 32896-5005
515966535	EDI: Q3G.COM		
		Feb 05 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515899890	+ EDI: CITICORP.COM		
		Feb 05 2021 01:23:00	Sears-CBNA, POB 6241, Sioux Falls, SD 57117-6241
515899892	+ EDI: RMSC.COM		
		Feb 05 2021 01:23:00	Sleepys-GEGRB, POB 965036, Orlando, FL 32896-5036
515899893	EDI: TFSR.COM		
		Feb 05 2021 01:23:00	Toyota Motor Credit, 4 Gatehall Dr., Ste 350, Parsippany, NJ 07054
515899894	EDI: TFSR.COM		
		Feb 05 2021 01:23:00	Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
515899895	+ EDI: RMSC.COM		
		Feb 05 2021 01:23:00	Toys R Us-GEGRB, POB 965005, Orlando, FL 32896-5005
515899900	EDI: USBANKARS.COM		
		Feb 05 2021 01:23:00	US Bank, POB 108, St. Louis, MO 63166-0108
515899896	EDI: URSI.COM		
		Feb 05 2021 01:23:00	United Recovery Systems, ATTN Sears Gold Mastercard, 5800 N Course Dr, Houston, TX 77072-1613
515899897	EDI: URSI.COM		
		Feb 05 2021 01:23:00	United Recovery Systems, ATTN The Home Depot, 5800 N Course Dr, Houston, TX 77072-1613
515899898	+ EDI: URSI.COM		
		Feb 05 2021 01:23:00	United Recovery Systems/, 5800 North Course Drive, Houston, TX 77072-1613
515899901	EDI: WFNNB.COM		
		Feb 05 2021 01:23:00	Victorias Secret, POB 182789, Columbus, OH 43218-2789
517252134	EDI: WFFC.COM		
		Feb 05 2021 01:23:00	WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
515899902	+ EDI: WFFC.COM		
		Feb 05 2021 01:23:00	Wells Fargo Bank, POB 14517, Des Moines, IA 50306-3517
516083260	EDI: WFFC.COM		
		Feb 05 2021 01:23:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
519035045	+ EDI: WFFC.COM		
		Feb 05 2021 01:23:00	Wells Fargo Bank NA, 3476 Stateview Blvd, Fort Mill South Carolina 29715-7200
515899903	+ EDI: WFFC.COM		
		Feb 05 2021 01:23:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
516038657	EDI: ECAST.COM		
		Feb 05 2021 01:23:00	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Daimler Trust c/o BK Servicing, LLC, PO BOX 131265, Roseville, MN 55113-0011
517252135	*	WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
515899862	##+	AMS Servicing Inc., 3374 Walden Ave., Depew, NY 14043-2437
515899891	##	Seneca Mortgage, 611 Jamison Rd, Elma, NY 14059-9392

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2021 at the address(es) listed below:**

Name	Email Address
Andrew L. Spivack	on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corporation as servicing agent for Toyota Lease Trust NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanette F. Frankenberg	on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Jeanie D. Wiesner	on behalf of Debtor Jeremy J. Hartman jwiesner@subranni.com dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
Jeanie D. Wiesner	on behalf of Joint Debtor Erica L. Hartman jwiesner@subranni.com dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
R. A. Lebron	on behalf of Creditor SENECA MORTGAGE SERVICING LLC bankruptcy@fskslaw.com

TOTAL: 11